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The Ideal Community

A RATIONAL SOLUTION OF
:: ECONOMIC PROBLEMS ::

By K. VAN GELDER

SYDNEY, 1922

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a
Theosophical
Suggestion —

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AUTHOR'S PREFACE.

The whole world travaileth and travail ever implies a bringing forth. What will be brought forth of the world unrest—the world's pain? Will it be an expedient or will it be a true panacea, fundamentally related to the requirements of man's happiness, rectitude and progress? What will the next step be? Probably a reformation in the domain of economics, because pressure from this source is constant and universal. It is the most potent cause of unrest and unhappiness. Its power as a factor of unhappiness is that it affects the ability to possess life essentials of food, raiment, and shelter, and prejudices the satisfaction of the psychological requirements in man, of forming a home, recreation, educational expansion and life interest.

To many, radicalism is attractive because it is to them a line of least resistance and its acceptance a more pleasing alternative than to own up to mental incapacity (through immaturity and want of proper education and development) and inability to make good under existing economic conditions.

There is a reasonableness in the humane ideals of a higher standard of living—certainty of work—more leisure—freedom from anxiety in sickness, old age and times of unemployment—and interest in the management of their own labour and equal opportunity to utilise the good things of life.

The means to the end is the thing that matters and the means are two. Evolution or Revolution. Evolution means orderly unfoldment through growth. Revolution means disorderly unfoldment through violent disruption of existing forms of Government. The Evolutionary mode is the outcome of appreciation of true values, striving to an orderly expression towards the ideal, the Revolutionary mode is the bludgeoning of the recalcitrant to easier if not right paths.

Which of these modes will Humanity prefer?

Herein we attempt an economic solution of the most pressing aspect of Humanity's needs.

It is hardly necessary to say our suggestions are of the Evolutionary type.

Our survey of the world's requirements is not so partial that we consider that by improving his material conditions a final solution to mankind's problems will be found. We are conscious of the psychological aspect equally with the economic, but we hold that you must feed a man before you can educate (lead out) his potential higher attributes.

Although the chapter entitled — *"The Way Out"* — implies a solution, the author emphatically states, that while he claims a solution in the principles of the method suggested, the details of the plan are only tentatively suggested. It will be evident to anyone who examines the matter with care that concrete figures could not be given as so many factors are still unknown and untried. The scheme does, in the author's opinion, offer a solution.

The values in this booklet are expressed in dollars, because we wanted to express them in gold values.

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SURVEY OF THE ECONOMIC FIELD.

Foremost in the mind of this generation stands the Economic Problem. It is forced into prominence by the anomalies of this civilization in which we live. Its pressure is constant either because life's essentials are lacking, or because fear of losing some vested interest is existent. Few there be that feel not its lowering pall. So large does it loom that the next step in social evolution must surely be an improvement in the Economic Conditions of all, especially of the so-called Working Classes.

There is such constant hunger for improvement, such discontentment with life, such dissatisfaction with present conditions, such organised political pressure that great changes must take place in a short time.

And what are the needs of mankind, upon which his economic life should be based? They are quite reasonable and humane ideals.

Those not over-fortunate desire a higher standard of living, certainty of work, more leisure, freedom from anxiety about sickness, old age, and unemployment; an interest in the management of their labour and an equal opportunity to use the better things of life. But the economic and social problems do not arise mainly out of the willingness or unwillingness of any man to help his fellow-beings to a decent share of life's essentials. They arise rather out of the haphazard organisation of modern civilization.

We must all admit that during this last century our happiness has not increased proportionately with the improvement in our material conditions.

It is not the material wealth for its own sake which people desire but the happiness that can be derived from it. The great majority of men would be satisfied if they could live in a moderate state of welfare, without worry and care for to-day and to-morrow. This is not too high an ideal, and we must try to make it actual.

The most obvious suggestion for the solution of the Economic problem is the equal distribution of the wealth of the country, but economists have calculated that if we distribute all incomes over £700 among the rest of the people, this would increase the average income of all by only a few shillings a week. The average income of a family is in the western countries of the world about £300 yearly.

It is held by others, that with better management of human activities, with a more scientific organisation of social affairs, the

total wealth produced would be amply sufficient for all. The reality lies between these contentions.

By a better organising of Society, avoiding extremes of Palace-wealth and Slum-poverty, the present great waste of energy and wealth and life would be prevented.

When we study modern life we become amazed at the enormous intricacies of the system, the ever higher and ever more evolved nature of our mutual relationships, and we wonder whether this is all necessary and whether it would be possible to make life happier by making it simpler.

Humanity will have to make a choice. Either it must limit its desires, making life more simple, more beautiful and more happy, or it will continue to increase wishes, which can never be fulfilled, thereby multiplying its worries and damaging its physical and moral health.

It has been said that true happiness consists in having a contented soul, capable of realising the truth and of seeing the divinity in everyone.

This happiness does not depend on the possession of wealth although it may depend on the certainty of being able to satisfy the simple needs of existence.

Our real needs are not excessive or impossible of satisfaction. In a genial climate our *clothes* requirements are not really much. Why should so great a part of our income be spent on dress? How unconstrained and happy are the people who frequent the beaches divested of unnecessary clothes, proving that costly dress is not necessary for the enjoyment of life.

Shelter is another essential. But shelter does not demand stuffy and often unclean dwellings. Contrast the Japanese houses made of only wood.

We need, too, *food* and *drink*, but surely a greater simplicity of taste, a more scientific utilisation of food values would add to our happiness and health and at the same time make life cheaper to support.

Man needs *sunlight*, *air*, and *nature;* the companionship of friends; recreation by art and beauty, besides physical, emotional and mental food. Man needs a mate, children and the joy of life, and of well-being. All these constitute his interest in Life, which Modern Civilization has failed to realise. How unnatural are our cities. Yet the flow of population is ever cityward. Do we desire humanity to live overcrowded in cities by the hundreds of thousands?

Do we need to continue the slums and the dreariness and the worry, and the misery, and the prisons, and the wars, and the revolutions, and the eternal discontent, we see everywhere?

If humanity is satisfied with these then there is no hope for it, there is no solution to the problem. When we deliberately leave the natural road of life and choose the artificial needs of life in the modern cities, there is no way out of the unhappiness.

The congested population of all our cities could be spread more equally over the country. We do not harbour the idea of returning to conditions of former centuries when the "happy farmer" lived contented on the soil, because this happy farmer never existed. The conditions of the land class was in former times hopeless enough. We are not advocating a return to the half savage state when the farmer was not much more than a hard working animal who only lived to work and who had no leisure or pleasure in life.

Man is a social animal, and with few exceptions, is not happy without human associates and human interests.

Hence we believe the solution of our economic problems will be found in self-contained communities of people who think along the same lines and feel brotherly towards each other.

THE DESPAIR OF THE WORLD.

ITS ECONOMIC SYSTEM

Except for possibly a ten per cent. privileged who are above the pressure of necessity or price fluctuations, the present economic system is the despair of the world.

It is wasteful, it is vicious, it is unfair, it is unsafe, it is inharmonious and it engenders fear in hundreds of millions who toe the starvation line (those to whom out-of-work means out of food).

It forces on millions types of labour which were they free they would neither choose nor tolerate. It thus stultifies the fundamental law of free will, to violate which, ever causes discontent and unrest. Mankind must consent to co-operate, to truly express his nature in work. No real lasting economic improvements can result without attention to this factor. Fear as an incentive to labour will ultimately be scorned as an unworthy motive. Let us glance at the "Bread" necessity in the lives of most people. In a civilization whose chief characteristics are artificiality, instability and unrest, whose food is more often than not obtained by the sale of products sold in remote markets, depending on coal and iron, transport facilities by rail and ship, on foreign markets, foreign relationships, exchange rates of money and the purchasing capacities of foreign nations, mankind lives in constant dread of strikes, lock-outs, interrupted employment, with inability to save against times of sickness, old age and unemployment; he moves in a nightmare of false economics.

In this false system the money value of a thing depends mainly on the natural or artificial relations of supply and demand.

In this false system both producers and consumers suffer by the ever fluctuating price of goods. A slight over-production of a commodity can decrease its money value so as to make its production unprofitable. A slight under-production can increase its value so much as to make it unprocurable for large masses of consumers. Prices of things are artificially altered by tariff manipulation and passed-on taxation. The producers have to support large classes of people who have no economic function in society, or whose functions are useless, i.e., great classes of middle-aged men, speculators, etc., or others, whose existence is not in accord with the true ideal of humanity (such as standing armies).

Further instability results from political systems which purport to reflect democratic and universal principles, being

used for self-interest by demagogues trading on the delusion of a semi-educated democracy. Class consciousness, class hatred and industrial warfare being encouraged by precept, example, innuendo and habit. Humanity exploited as it is by means of its ignorance, its superstition, its fears, its needs, its customs, its habits, its weaknesses, and often its religion has yet a long way to go to attain knowledge, soundness, stability and security. How can we best help this blind child? It must be educated to true values and led along the truer paths of brotherhood.

None of the solutions which have hitherto been suggested are, in our opinion, adequate. The difficulties are as much psychological as economic, true democracy must be born in the heart of man before it can blossom into "Civil" ization.

Changes to be successful must be fundamental and must relate man to his labor; not through fear but by the interest of mind, emotion, economic advantage, altruism and security.

Possibly in the future, a communistic system will bring about the condition of human welfare and happiness which all desire, but the intermediate steps must be traversed first. Communism will demand the appreciation and practice of brotherhood and unselfishness. We cannot expect at this stage of evolution the general exercise of these attributes. What is possible now is co-operation as a stepping stone to some ultimate ideal system. Human beings will need to be trained by co-operation before they are fit to become members of any social system in which the higher realities of unselfishness, sacrifice and brotherly love are required. This training can only be obtained in small communities built from the ground upwards on sound, economic lines and taking into full consideration human nature as it is and not merely as we would like it to be. In such communities it is possible that the members would learn to consider each other as members of one family willing to support each other, willing to share each other's burdens and joys. In such communities the true spirit of human brotherhood would be developed.

The class war going on in the world is based on the presumption that each class is separate, instead of being an integral part of one organism. This conception kills the unity idea and encourages the separative tendency, and produces class consciousness. Although the interest of classes are really one, in the present system of Ego-istical principles, everyone tries to get as much as he can for himself even at the expense of somebody else. This is not always done deliberately as most of the members of the exploiting classes do not rea-

lise that their share of the common wealth is out of proportion to their productive power.

At the other end there is the same selfish attitude towards the interests of the Community among the labour section of the Nation; there also is lacking the feeling that the work done is done, not primarily for the wage, but to provide something for the community. This attitude of the labouring class is much more comprehensible, their reward being small. But the employer and employee classes both have the same wrong principle that the test of useful work is the amount of money it produces in the market. Now we know that is not the attitude taken by everyone. Many of us work for the love of the work; scientists, religious teachers, philanthropists, artists, inventors, and even a great number of the so-called employer and employee classes do not think so much of the remuneration as of how good and how useful the work will be. When this becomes the attitude of all the workers, whether they be head or manual workers, the real social state will be born, and the education to that standard should precede any attempt at a realisation of socialistic schemes. Such an education cannot be undertaken or engendered in the conditions of our present city life.

Chiefly is this so because it is impossible for the labourer to see the completed work of which he has performed a part. Man is considered in some industries to be a kind of machinery producing certain units, it may be bricks, nails, soles of boots, etc., and this strengthens the mechanical and material considerations of his nature. As a man thinks, so he becomes. But imagine that such a worker is a living essential part of a small Community that he sees before his eyes the product of his efforts. To produce it well in such circumstances will certainly be an incentive. He will be able to recognise in the complete product his own part in the work because he will have remained in touch with it throughout. What has been made by all, remains in possession of all as an achievement. It belongs to the Community, of which he is an integral part. The houses he has helped to build are the work of himself and his co-workers. The bread that he eats has been made, and the wheat wherefrom it has been made, was grown by him and his co-workers.

The education that his children receive is possible only by the co-operative efforts of himself and his co-workers, he becomes in such a Community a real self-respecting, self-supporting member of the great family of humanity, and considers his co-workers as his brothers.

The Co-operative Community will therefore among other things eliminate the class *struggle*. Classes will always exist,

but in natural relation between human beings, they will be based on faculties, character, intelligence, culture, etc. Such natural class distinctions will not breed hate, envy or discontent for in every human being there is an appreciation of the higher qualities, an inherent respect for spiritual development.

In a small Community the natural abilities of men will certainly be more evident and everybody will take his proper place in the communal family. If everyone is rewarded in proportion to the services he does to the Community, no ground for ill-feeling will be felt towards those who have easier conditions of material living.

In such a Community a man may be really happy because he lives according to the divine plan of mutual service and brotherhood.

It may be that the science of "Economics" will become the science of "Happiness." Let us build our economic system on the happiness of the human soul, and we shall find that the productive power will enormously increase

From one such Community many others will spring up until they cover the entire country, each co-operating with the other, and so forming the true basis of a new social order. A social order in which everyone will work not for himself alone, but will labour for the welfare of the Community. Without this practical training in the Co-operative Community, without first having the good human material out of which to build the new social structure, it will be impossible to reconstruct society. Any so-called solution which does not found its activity on voluntary co-operation is doomed to failure and misery.

THE WAY OUT.

The danger of introducing any radical changes in the present social system without its efficiency having first been proved is so great, and its even partial failure would involve such a tremendous amount of misery (Russia) that any responsible man would certainly be afraid to take the risk. This fear of the untried is such that no radical economic changes are made at all and all reforms are but re-arrangements in the existing system for the sake of expediency. In the meantime the internal destructive power of our present system is gathering more and more energy and the time cannot be far off that its explosion will destroy civilization if its energy is not diverted before. Now is the time to provide an outlet for the repressed forces and guide them to perform constructive work.

The erecting of a social structure should be done according to scientific methods. Known facts should be surveyed, our material appraised and the desired end clearly defined. Although theory must aid our deliberations, experiment alone can demonstrate the ultimate applicability and utility of a new social scheme. Hence the need of an experiment on practical lines in the form of a Community.

AN ECONOMIC COMMUNITY.

PRINCIPLES ON WHICH THE COMMUNITY WILL BE BASED.

The Community must be a co-operative self-contained body, as little as possible dependent upon products not produced or grown in the Community (or on the sale of its products to outside markets). The Community will of course be an experiment to realise a better and happier social order, and it will be impossible at the beginning to lay down rigid rules as to what steps will have to be taken in the process of attaining the end in view.

The Colony will certainly not be, in the beginning, much in advance of the present system, but will by experiment show the way to bring about the most equitable system.

The scheme will be financed by instituting a Joint Stock Company with a capital of ten million (10,000,000) dollars, inviting investment on a limited return of five per cent, per annum. The shares of the Company will be non-transferable, except with the permission of the Directors of the Company. This share capital will be subscribed in the first place by would-be members of the Community, and only where there is not sufficient from this source will capital be invited from the outside, preferably from the State.[1] The capital will be employed to purchase 10,000 acres of land of an irrigated area though it will not be necessary that all the 10,000 acres be irrigated. Nine thousand of these ten thousand acres will be reserved for agriculture, one thousand acres for city, parks, roads, etc. The 9,000 acres will be divided into areas from 10 to 150 acres (dependent on the quality of the land), and 500 small farms of one or two acres will be available for those who want to take up farming as a secondary vocation. Upon this area a Garden City will be built capable of housing 2.500 families averaging four persons each.[2] The territory will be equipped with power, trams, bridges, schools, theatres, restaurants, communal kitchens, shops, etc. The communal area will be divided into a residential area, an agricultural area, a manufacturing area, and a public area (parks, etc.). The residential area will be sub-divided into two different classes of allotment, based on size and locality. The manufacturing area will be sub-divided into factory and shop areas.

The agricultural area will be sub-divided into wheat—non-

1 See Appendix, where an example is given of the State financing and giving other support to similar schemes.

2 Appendix, where a description of a Garden City is given.

irrigated farms of 150 acres, irrigated intensively cultivated farms (fruit, lucern and cotton) of 10 to 30 acres, and small farms of one to two acres.

The value of the ground in the different areas will be fixed by valuation, based on cost of ground plus an additional value added because a Community has been organised with its markets and other advantages which constitute actual value.[1]

The agricultural area should be large enough to provide ample and diverse food for the whole Colony even in a bad season. The produce grown should include wheat, rye, potatoes, vegetables and fruit. A portion of ground to be allotted to dairying industry, sufficient cattle to provide milk and cream, butter and cheese for the Community.

Poultry farms will be necessary to provide the Community with their products.

The farming will be carried out on the most progressive lines, using up-to-date machinery to perform all mechanical work. Ploughing, harrowing and planting will be done by machinery. Power will be provided if practicable from the communal electrical Power plant.

Coal will be dispensed with as far as possible, especially if cheap power is available through hydro-electric generation.

Power-operated milking machines and separators, will be installed in all dairies, also cheese and butter making machinery will be centrally operated in the butter factory of the Community.

The poultry farming will be scientifically conducted,

To advise and experiment in the agricultural sections of the Community, Experts in agriculture will be invited to become members of the Community.

To prevent a too great extension of the area of the Colony intense cultivation of the ground will be carried out. This will be possible owing to the area being supplied with water from its irrigation system and by replacing the depleted elements of the soil (scientifically ascertained) by artificial manures prepared from the common waste and sewage.

If climate permits and other factors are favourable cotton and flax, etc., will be grown to supply the cotton and linen mills of the Community.

Wheat and allied grains sufficient for the Communities requirements will be grown on the non-irrigated areas and the products ground at the flour mill.

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1 See Appendix.

FACTORIES.

The power for all factories will be generated in a centrally situated power plant.

This plant would supply power, light, heat to the houses of the Community, as also to the farming areas, providing the power for tractor and machinery. The electric power to be generated by water energy if possible. Oil motor generators otherwise would yield the necessary current to eliminate smoke.

If coal has to be used for power generation, the factory must be removed from the city.

The factories should not be built on too large a scale, but more like workshops. The factories should be of simple design, care being taken to avoid ugliness inside and outside.

Efficiency and economy should be the watchword.

Labour saving machinery should be used as much as possible. The products of the communal factories should embrace: flour, starch, cotton, timber, canned fruits, dairy products, clothing, building materials, household furnishings, electricity, printing works, etc.

If special articles of manufacture could be made to advantage wholesale, such products could be exported, but the Colony should in no case depend on the sale of its surplus products to carry on.

Encouragement and preference should be given to those products that can be consumed in the Colony, so that no shortage of essential products can ever exist as it does in the present system.

LABOUR CONDITIONS

An equitably established committee representing the Community, will determine the number of hours to be worked per day. However, this must not exceed the number worked outside the Community. In the circumstances nobody need be overworked as the work is made as interesting, attractive and as little tiring as possible.

A minimum salary sufficient to establish a credit to provide at current retail rates, the essentials of the communal standard of comfort and culture, will be provided.

The purchasing power of the money in the Community will be much greater than in the outside world, with cheap house rent, free light, power, heat, the price of clothes, food, etc., directly related to production cost. In a community where all are workers and where excess profits are unknown and unthinkable, living must be much cheaper.

Add to this, the nearness of the markets, the saving of transport, the economic financial system, and the truth of the contention becomes apparent.

Any profits of the Community will be used to establish reserves for bad seasons, or to start fresh colonies.

One of the aims of founding the Community is the raising of the standard of living without needing high award of wages to supply same.

There is nothing experimental in the planning of such a community nor in the mode of financing it. Colonies already established in different parts of the world, Denmark, Germany, Ireland, France and America, have indicated the way how to do things in this regard and sometimes the way how not to do it. But this Colony has to achieve more. It has to show the world that Righteousness and Economic Efficiency can go hand in hand.

THE FINANCIAL SYSTEM OF THE COMMUNITY.

There will be only one Bank in the Community, which Bank the Community will own and operate.

All banking and financial transactions of the members of the Community will go through the books of the Communal Bank.

The property and vested interests of the Community—including the subscribed capital of the Company—will constitute the security of the Bank.

All profits made will be used in the interest of the Community.

The Bank will institute a system of advancing credit to members of the Community, against share scrip held in the Joint Stock Company. The amount advanced as credit to be, at least, equal to the face value of the shares lodged as security. The credits so advanced to be used in financing the colonist's transactions with members of the Community, or the purchase of land in the Community or the discharge of financial obligations for plant, etc., needed on the Communal area.

The interest of five per cent. per annum the colonist receives in the share investment in the Company will be credited to him in the books of the Bank. Offset against this will be the debited charge of five per cent. per annum on amounts of overdraught or advanced credit.

Because each member of the Community avails himself of communal utilities (power, gas, sewerage, electricity, hospital, public buildings, roads, telephones, trams, professional services, etc.) he will be charged a contribution for the use of them in a fixed percentage on the value of the property he lives in whether he has paid for it fully or not.

Let us illustrate the position by an example:

I.

A colonist, say a teacher or member of one of the other professions, invests 5,000 dollars in the Joint Stock Company shares, which Company represents the Community.

These shares are deposited with the bank as security for overdraught or advance of credit.

The colonist can draw upon his credit up to the full face value of his share script. He pays five per cent. interest per annum for the amount of credit advanced. He further pays five per cent. of the value of his property as contribution to the cost of communal services.

The colonist buys from the Company a piece of land valued

at 500 dollars and builds, or has built, by the Community's building Trade Group, or buys from the Community, a house for 3,000 dollars. Let us suppose he uses 1,500 for the furnishing of his house. His account would then be:—

Capital Overdraft ..	$5,000	Securities Shares ..	$5,000
Interest 5% on above	250	5% Interest from shares in Company	250
Charge for Communal Service	175	Balance	175
	$5,425		$5,425

With a capital of 5,000 dollars and a yearly expenditure of 175 dollars the colonist has now a house and land besides all the concessions of the communal service free. Life is certainly 50 per cent. cheaper than in a city.

He has only to provide for food and dress for himself and dependents out of his income by his work. The price of food and dress will be only a fraction of cost of similar commodities in cities.

In other words the purchasing power of his money has so much increased that he will be able to live more comfortably and put by more reserves than he could do with the same monetary reward for his labour outside the Community.

Opportunities for work will always be provided in the Colony and therefore the colonist will always be certain to earn a livelihood.

II.

Fruit Farmer, who has at the time a few cows and poultry, also grows vegetables and potatoes. He invests $10,000 in the Company. He deposits his shares and gets communal credit as follows:—

	Debit	Credit
	$	$
40 acres of land, $250	10,000	
House and land	3,000	
Farm buildings	600	
Team	300	
Cows, pigs and fowls	1,000	
Farm implements	750	
Furniture	500	
	16,150	

FIRST YEAR EXPENSES.

Levelling and alfalfa 15 acres	800
Planting and cultivating 20 acres	400

	$	$
Brought Forward	17,350	
Ditches, laterals	400	
Living Expenses	500	
Water charges	80	
Communal charges	150	
	18,480	
Interest at 5 per cent.	924	
Interest shares Company		500
Sales products		2000
	19,404	2500
	2,500	
Debit	16,904	
Shares in Company		10,000
SECOND YEAR EXPENSES.		
Levelling 25 acres	750	
Ploughing 20 acres	400	
Living expenses	500	
Water charge	80	
Communal charge	150	
	18,784	
Interest at five per cent.	939	
	19,723	
Interest shares Company		500
Sales products		3000
	3,500	3500
Debit	16,223	
Shares in Company		10,000
THIRD YEAR EXPENSES.		
Living expenses	1,000	
Water charge	80	
Communal charge	150	
	17,453	
Interest at five per cent.	872	
	18,325	
Interest shares Company		500
Sales products		4000
	4,500	4500
	13,825	
Against Shares in Company		10,000

After the fifth year he will be in full production and produce yearly a $5,000 worth which will leave him a good income and the owner of a farm and house and the participator in all communal benefits.

III.

Small Farmer or Worker.

If a man has only a small amount varying from $1,000 to $2,000 he can take shares in the Company say for $1,000; he can build or buy a home and a two acre farm for:—

	$	$
2 acre farm	1,000	
House and land	2,000	
	3,000	
For which he pays annually		
5 per cent. house	150	
5 per cent. depreciation	100	
5 per cent. for communal services	100	
	350	
Interest on Shares Company		50
Wages		1,000
Sales farm products		1,000
		2,050
As above		350
Net Income		1,700

IV.

Wage Earner in City without Funds.

He buys—		
1 acre farm	500	
House and land	2,000	
	2,500	
For which he pays annually—		
5 per cent. house	125	
5 per cent. depreciation	100	
5 per cent. for communal services	100	
	325	
Wages		1,500
Sales from products		500
		2,000
As above		325
Net income		1,675

V.

Factory Owner, Capital $100,000.

He buys 50,000 dollars worth of shares in the Company and opens a credit at the Bank for $50,000, on which he can draw for buying land and materials and pays wages, etc.; he pays a contribution and tax on the value of his property and all his financing is done through the Communal Bank. If he produces mainly for export the trading will be carried out by himself, but a certain commission paid to the Bank for all sales.

The selling of his products to the Colony will be done through the Sales Department and the prices fixed under the regulations of the Community. Only a limited number of private export industries will be allowed.

It will still be possible for an aspirant Farmer to take a farm even if he has less capital than 10,000 dollars when either private capitalists or the State Governments are willing to lend money to the colony on long terms, as is done in California and Australia.[1]

RECAPITULATION.

Either the newcomer has capital or not. If he has capital he can be taken in as a farmer, manufacturer or shop keeper. If the Colonist desires to leave the Community he may be allowed at the discretion of the Administration to withdraw, if such is possible, the portion of the capital he originally subscribed. Should the value of his investment in the Community be more than its original value, difference in amount shall accrue to him, except the unearned increment and the goodwill which will accrue to the Community.

In the case of the man who does not subscribe to the capital of the Community but has labor or ability of use to the Community, such shall have the right as above indicated of house and garden to live in, and a reasonable charge for rent and public utilities shall be charged on his account at the Communal Bank. The services of those who have no capital will be paid for by the establishment of credits at the Communal Bank in return for services rendered.

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1 See Appendix.

THE ELIMINATION OF MONEY CURRENCY IN THE COMMUNITY.

A system will be introduced in the Community which will eliminate the use of money currency. The Communal Bank will furnish every colonist with a credit proportionate to his capital investment or income. A cheque system will be instituted whereby all financial transactions will be debited and credited in the books of the Bank. Thus the salaried man or wage-earner as also the man of vested interests in the community will be able to transact all financial business through this credit system. Salaries or wages will be paid into the account of the salary earner and by drawing on this account any debts he has to pay will be settled by transfer to the credit of the seller. This system will be the perfection of the banking system of modern society and is quite practicable. Similar systems exist already in many countries, being operated either through the post offices or some Central Bank.

The actual amount of capital needed to finance such credit transactions need only be small as the majority of transactions will be balanced by book entries, only transactions with the outside world will require the actual funds and then only in such cases where there is no payment due to the Communal Bank from the outside bank through the sales of the communities excess products.

The capital needed for financing the Colony after the purchase of the land will only have to consist of the necessary reserves and a balance to tide over the initial years while the industry, enterprises and farms of the colony are not yet self supporting. The policy of the Community should be to limit its purchases or payments of any kind to the outside world as much as possible.

To save a multiplicity of book entries at the Communal Bank some ticket system will be introduced which will constitute a local currency.

ENTERPRISES AND PRODUCTION.

The enterprises will be of two kinds, communal and private. In the latter kind a portion of the profits made will be given to the Community as the private enterprises share in the advantages of the Colony. It is expected that all enterprises will be either operated on a co-operative basis or else upon a co-partner or mixed management scheme of employer and employees. It is probable that no one type of scheme will be found suitable to all the different industries and trades but any progressive scheme of an advanced type of profit sharing, and responsibility sharing will be encouraged. Experiment alone will establish the suitability of any scheme in these new circumstances. Provision should be made in all industries for the care of the unemployed, the sick and for the general welfare of workers. The whole of the financial transactions of the enterprises will be done through the Communal Bank.

The property rights of the owners of private industries or trading establishments will be the same as those possessed by the private individuals. If a factory has to be built the would-be owner has to take shares in the Company and will be allowed credit on the Bank in proportion to his share investment for the purpose of purchasing the land and buying material and equipment and paying wages. As previously stated the work has to be given to members of the Community, provided suitable and sufficient labour is available in the Colony. By this means the capital spent on construction of the works will remain in the Community and will increase its prosperity and credit.

The undertakings of the Community will include:—

1. The providing of the necessities of life which will be paid for by the users.
2. The providing of communal services paid for in the form of contributions.
3. The upkeep of public institutions.
4. The banking and trading departments of the Community.
5. General management of Government.

The budget would be divided as follows:—

Expenditure:—	Receipts:—
Group 1. Communal Enterprises.	Direct Payment by Consumers.
" 2. Communal Utility Services.	Payment in the form of Contribution on House Values.
" 3 Communal Institutions.	No Direct Return.
" 4. Communal Trading.	Profit.
" 5. Communal Government.	No Direct Return.

The Communal undertakings would comprise:

1. Central Store.
   Restaurants.
   Laundry.
   Canneries.
   Printers' Press.
   Creamery.
   Butter Factory.
   Flour Mill.
   Furniture Factory.
   Sawmill and Joinery.
   Bricks and Tiles and Fibro Cement Factory.
   Theatre.
   Cinema.
   Boot Factories.
   Bread Factories.
   Cotton Mill, etc.
2. Electric Power Station.
   Electric Light.
   Water and Sewerage.
   Telephone.
   Tram.
3. Schools.
   Hospitals.
   Museums.
   Sports Grounds and Gymnasium.
   Parks.
   Roads.
   Gardens.
   Public and Administrative Buildings.
   Libraries.
   Swimming Baths.
4. Bank.
   Sales and Purchase Department.
5. Representative Government.
   General Management.

All products will be sold through the Community Departments. The price of the ultimate product will be fixed by the Administrative Council and the respective Trade Groups will disperse the money received among their members according to their own rules and schedules.

To prevent fluctuations of prices, a price will be guaranteed in advance to the producers and any profit made in the selling of the excess of that product in the outside market will accrue to the benefit of the Community and any loss will be borne

by the Community. The price paid will leave the producer adequate profit. In all cases the producer will have the advantages of the community and its margin of profit will be much larger than he would have obtained from producing and marketing a similar quantity of goods under the expensive conditions that exist in the outside world. How could it be otherwise with cheapness of labour, local market facilities cheapness of money, efficient methods of production and cheap governmental charges; further the producer will not be subject to fluctuations of the market due to artificial manipulations of supply and demand.

Industrial private producers who come into the Community on certain conditions will have the prices fixed for that portion of their products which the Community requires, but will be left free to find their own market outside for the excess products, paying only a commission to the Banking department.

GENERAL ADMINISTRATION OF THE COMMUNITY.

The Community will be administered by a Council consisting of fourteen members, seven of whom will be elected by adult franchise and seven by the committees of Trade Groups. The President of the Community will be the Executive Officer and will be the Chairman of the Administrative Council. The members of this Council, elected by the Trade Groups committees will be the heads of the departments corresponding with their groups as (1) Agriculture and Irrigation; (2) Education; (3) Public Works; (4) Communal Enterprises; (5) General Administration (Civil Service); (6) Health; (7) Finance and Treasury.

The Administrative Council will be elected for a period of five years, the Allied Trades Groups will have the right to recall their representatives. The Founders of the Community will be life members of the Council.

Every working member of the Community must belong to some Trade Group. The committees of these Trade Groups are elected yearly by their groups and manage the affairs of their particular Group.

The Trade Group consists of the members of Allied Trades which take part in the production, or distribution, or management of an ultimate product.

The initial administration will be carried out by a Committee appointed by the Founders. This Committee will elect their Chief Executive Officer and establish the Colony until such time as the above Plans can be carried out.

Then this initial Committee will become a part of the Administrative Council of which they will be members for life.

EDUCATION.

Freed from the trammels of false moral, social and national standards, the reflection of the selfishness of political, economic and patriotic institutions, the Education system of the Community can be founded on the merits and aims of true education.

Education in its true sense means to lead out that which is potentially within the student. It does not mean, the filling of an empty vessel with extraneous facts and matters unrelated to life. The old educational system bruised to uniformity, the newer system attempts to individualise the student to a wider utility and produce a self-imposed balance between personal liberty and necessary restraint.

This education will require right knowledge of facts and human relationships of personal and Community responsibilities. The study of comparative religion, history, politics, and economics and instruction in civics would show the students their relationship to God, State and Neighbour.

The possibility of the late war has been ascribed to the exploitation of the Educational systems of Central Europe, wherein spurious nationalism had been inculcated, might postulated as right, and by the wilful misinterpretation of history, false values were given to the motives of neighbouring nations, and hatred was thereby engendered.

The education in the Community will avoid all such spurious ideals and will deal with life itself rather than with its accessories. It will make for a spontaneous and joyful expansion of the whole nature of the child to wider usefulness and recognition of inherent law and the rights of others. While love of his nation will be engendered it will not be at the expense of the child's universal love for all nations.

Care will be taken that every child is carefully placed in that training which will lead to the vocation he has special aptitude for. A passion for truth will be inculcated, a reverence for human rights, individual and collective. The educational system will provide the student with all material knowledge to equip him to live a thoroughly balanced, full and efficient life, personally and communally. This will be possible in a community which does not separate the physical welfare of its child-units from the psychological side of its nature. Too many educational systems attempt to make good with such material as, badly fed and ill cared-for children. Thus the communal educational system will make for true happiness, health and utility.

THE ADVANTAGES OF THE COLONY.

The advantages of the Colony are many and such that if they are realised, there will be any number of applicants who will in a short time create new settlements on the same basis. In the Community there will be provided to the settler:

(1) A house and land.

(2) Necessary food and raiment.

(3) Recreation.

(4) Education.

(5) Security of Tenure.

(6) Certainty of regular employment and a market for the sale of his products.

(7) Facility in financing his enterprises.

(8) Protection against exploitation of his labour or the products thereof.

(9) Adequate reward for his labour, sufficient to provide his own dependents' requirements.

(10) Good sanitary conditions.

(11) Provision for the needs of old age and sickness.

(12) Share in the management of the Community and responsibility in its welfare.

(14) Beautiful surroundings.

(14) Many conveniences for everyone which are at present only provided for the few favoured members of the wealthy classes.

HOW TO REALISE THE SCHEME.

The following consecutive steps will be necessary to realise the scheme.

1. The assembling of sympathisers to form a provisional committee.

The author invites, therefore, sympathisers to send in their names and addresses, occupations, amount of capital available for investment in the Company, special abilities and choice of activity in the proposed Colony. Out of these sympathisers, the writer will invite the formation of a Community. This Committee will be composed of the most capable who are experts in one department or another.

2. This Committee will go deeper into the matter and will decide:

(a) What country the Community could most advantageously be started in.
(b) What locality in that Country.
(c) After having decided these points, the Committee will proceed to inquire what lands are suitable and available.
(d) The different areas will be examined, and options obtained.
(e) The place selected.
(f) A survey of cost and estimate of the schemes in its entirety by experts.
(g) The drawing of the constitution of the Colony and the formation of the Company.

3. Necessary Propaganda.
(a) By advertising in Public Press.
(b) Advertising necessary to flotation of Company.
(c) Approach the Government for sympathy and support.

4. The inviting of the necessary capital for purchasing the land. (500,000 to 1,000,000 dollars would be sufficient to start the colony with 100 families).

5. A number of experts will be engaged by the Committee to lay out the city and land to best advantage.

6. Preliminary preparation for the reception and housing of the pioneers.

7. Arrangements for the transfer to the selected area.

8. The sectional building of the city and the opening up of the farms to be occupied.

9. When the Colony is so far established the further steps to be taken will be decided by the Committee of Management.

A VIEW OF THE COMMUNITY AND ITS LIFE.

Let us draw upon our imagination and picture an ideal community as satisfying to the practical requirements of life as to the aesthetic nature of man.

Behold a community nestling in security upon rising ground with a good outlook and clear clean air. Not crowded are the houses but each stands in its own grounds, well kept and fenceless, the roads are straight and wide.

The country is just astir, so we wander down the tree-shaded road and appreciate the beauty of the houses of different size and design, yet by some unifying principle of architecture each seems complementary to all the others. Beauty everywhere, governed by the ruling ideas of simplicity and use. The enchanting scene, the fragrance of flowers, the song of birds, and the happy voices of children mingle in a joyous adoration of being.

I mention these matters because in this country there is time to notice them, in fact were they absent one would miss something.

Across the spaces from the centre of the town a bell calls. It is a communal Restaurant announcing that the meal is ready, for in this country work is not multiplied by individual repetition of what can be more adequately and cheaply done by co-operation and centralisation.

This plan of a central kitchen and dining rooms saves much space in the houses and much work to the Community, the ideal inspiring all its arrangements, being efficiency and economy. There is no waste here of Life, Effort and Production. Wasteful methods have been eliminated and the organisation of the Community is such that its families find reciprocal communal service, which utilises and rewards its labour and use to the community.

Traversing the main broad avenues we pass the High School and Kindergarten and Creche, the Library, Theatre, and Administrative Building, the Communal Bank, etc., while further away the buildings of the industrial factories rise, isolated from the city, not because of smoke, because all things are run electrically in this community, but simply for reasons of quiet and a sense of the fitting. Even these buildings are beautiful though simple in design and they are surrounded by gardens and tree groves. There is the flour mill, the butter factory with refrigerating works, the canning plant, the engineering shop, the timber mill and furniture manufactory, brick and tile factory, etc.

The transport system makes it possible that the farmer lives in the township. The area of the farms vary from 10, 30 to 150 acre blocks according to the use the land is intended for. The small blocks are within the Irrigation Area, and are for intensive cultivation, the larger are used for the growing of wheat and the carrying on of dairying. The minimum crop which will be produced even in the most unpropitious season is that which will be required for the community requirements and will be purchased by the Community at rates profitable for the producers. Any surplus will be exported to outside markets. The farming is attractive to watch; great ploughs turn over the soil, the tractors, electric of motor-drawn, move these. No animal labour and pain of overstrain mars this community.

In time of harvest tractor-drawn threshers collect the golden grain and transport it to the granaries.

The farmer is happy in this Community because he is not always at work, and is not inhumanely isolated from social life and city facilities of recreation and enlightenment.

The farming section of this Community does not have to worry about the fluctuation of the markets at the hands of gamblers, the jobbers and brokers of Stock Exchanges. He has a ready market at hand, only his surplus need be placed on the outside market.

And how does one get a farm in such a Community? How, in fact, does one get the privilege of becoming one of the members of this self-contained mutually sustaining Community? Whatever position one wishes to find in the Community be it that of teacher, scientist, farmer, executant, or labourer, how should one proceed? Let us go back to the Administrative Building and ask the large-hearted Director all about the constitution of the Community. In reply the Director says: "We are the only happy and contented people in the world here. Our life is natural, simple and sufficient; we labour in a scientific manner, our communal life is proportionate."

The Community is being made up of persons practicing different vocations according to the strict needs of a properly equipped civilization. You notice all the houses grouped together in this garden city, all our people live here and enjoy the privileges of city life and much beside. You notice the care-free mien of the people, the freedom of movement, of conventional civilized dress which, as you will notice, has been replaced by these more sensible garments. The clothes worn are comfortable, beautiful and economical.

And how is it you are all anxiety-free, we ask? Well, the organisation is for the advantage of all, not for the aggrandisement of a few. The Community is considered a unit, and each member feels himself intrinsically responsible for the perfection, harmony and utility of the whole, knowing that this is impossible if the part of the Community in his charge was not adequately supervised.

"You see," continues the Director, "a survey was made of the needs of mankind, not the extravagant wants of an unrestrained, pleasure-seeking nature, but the genuine needs to full happiness, to health and growth, and upon that survey our system was founded. Naturally we avoided repeating the mistakes of competitive civilization with its money unit as the final measure of adequacy of industrial activity, on the one hand, and the errors of isolation and over work of farming communities, on the other. We avoided, too, overcrowding vocations in the community which would have produced unemployment, but knowing the requirements of a properly constituted community we made our plans in order to just fill the positions necessary to a thoroughly equipped community?"

"What form of tenure of land does the Community have, and give?" we ask. The Director replies: "The Community has Freehold rights over its 10,000 acres. This is necessary because by constitution the Community is in the nature of a Joint Stock Company, and the ground is the basis of the Community. But there is more to it than that. Those investors wishing to live in the Community have the right to own their house or farm.

"Such a man," continues the Director, "makes application to the Service Bureau, and if his credentials and examination prove that he can be applied to the advantage of the Community and himself, he is accepted as a member and enjoys all the Communal privileges."

"What is that great block of buildings with dome and colonnaded wings?" asked one of us. "Oh, that," replied the Director, "is the Hall of Brotherhood in the centre of which the Administrative Council meets and where people assemble at all times of Communal Festivals or to receive announcements of importance. The hall to the left is the Hall of Truth, where comparative religion, philosophy and science are discoursed on to the people. The other colonnaded building, the one to the right, is the Seat of Learning for the Community, where children, youths, and adults are trained to joyous expression in balanced and useful action. In the child we recognise the citizens and administrators of the future. The teaching

vocation is one of the most highly honoured and well paid in the Community, and contrasts to great advantage with the prestige and remuneration it receives in the outside world. In the centre of this great Academy of Learning is the Hall of Joyous Being, Poetry, Harmony, where Eurythmics are taught until the whole nature is harmonised and expresses itself in proportion and rhythm.''

And the constructive use of the imagination was taught as a preliminary to the learning of science, etc. We inspect a class of children practising concentration. The subject of concentration is a duck pictorially shown. The children were told to try and visualise the duck. They shut their eyes and after a few minutes, a little child called out: ''Look out! Look out! It will get away.'' She had evidently succeeded to the delight and amusement of the rest of the class.

Hence the mind becomes with the children of this community as a pen in the hand. No mundane, monotonous, singing repetition was indulged in to teach the children; each child was trained to use the mental tools, as a mechanic is trained to use the lathes and chisels.

The Director pointed out that great care was exercised to select on qualification and temperament, special children for special vocations. These were sent to the High School where a thorough higher education was given. We passed through well equipped laboratories, both for Chemistry and Physics, Schools of Arts, Trades, Engineering, Agriculture, etc., were available to students. Thus the youth was trained to wider utility and to harmoniously develop his capacity to truly live.

The Cinema Hall was a spacious circular building with several screens centrally situated and facing different angles. Various types of pictures were projected upon the different screens. There are educational films of Travel, Science, and Nature and there were dramatised novel films.

The Theatre was quite a feature of the Community's Education and Recreation. Here the two sides of life alternated in tragedy and comedy. Experience was thus gained second hand and cheaply in this mental way. We were informed that often concerts of solo, instrumental, vocal and orchestral music were given at the Theatre.

And so we pass through the beautiful park towards the great triple building with its domed centre, and shining colonnades. It seems low-set because it is so widespread. What a perfect setting, its white stone against the green of the trees; The

columns give strength and dignity with simplicity. In the different structures each Art has given its best. This group of buildings seems to be a crystalisation of the great achievement of this Community which out of the incongruous elements of commercial and competitive civilization has educed this present system.

As the Administrative Council was not in session that morning we slipped in for a little while to the hall on the left, and were fortunate that the lecturer was just beginning his address to an expectant audience of youth and adults; the title of the address was: "Man, his place and purpose in the Universe." It was a very interesting address. We took the opportunity of leaving when the lecturer got to the end of his instruction, and we determined to see the Banking Department of the Community. On arriving at that hive of activity, the Director said: "Here the financial transactions of the Community are related as Debits and Credits. A branch of the Bank functions as a "Communal-needs Survey Branch.

"The whole economic life of the Community is harmonious and proportionate. No under-production or under-consumption of its products or activities. There is an absolute prevention of economic waste, hence money has a higher purchasing power. And further, by scientific relating of production to consumption, by the extension of machinery facilities, by perfecting the finance and credit system, by limiting the dividend on capital, by reducing the number of middle men and by interesting the worker in the products of his labour, a solution of the iniquity and economic unrest of modern civilization has been achieved.

"Under this system there is no excessive profit making as the extent of property investment is limited. Also the minimum wage earner has an equal share of the communal wealth with the highest official or industrial manager.

"The principle of industrial democracy being insisted on in all industries and trades whether on co-operating basis or as communal enterprises, the workers have in all communal activities reasonable representation in the management of the industries."

While the Director was explaining the more detailed working of the Community we arrived at the Central Square where from the Traffic Depot cars run in all directions and constitute an adequate service to and from the outlying farm lands. We pass through the beautiful Garden City out into the fertile valley lands. We pass rapidly through the fruit growing areas, all well laid out and irrigated; there seems no end to

the productivity as dairy farm after dairy farm and large wheat area after wheat area pass before our vision. The great tractors move with steady strength to further the effort of man to produce economically, systematically and efficiently. The operations seem as well ordered as Nature herself. All seem to co-operate in this grand effort to relate man back harmoniously to Nature.

I could tell you a great deal more of the harmony that existed in their mutual relations, how they had succeeded in solving the many difficulties of life through brotherly co-operation, but I will stop here leaving in your mind the image of the one place on earth where peace and harmony are ruling and man is happy because he lives in accordance to the law of his nature.

APPENDIX.

A few notes relevant to the modern Garden City and Community Settlement Movement.

Showing the practicability of some of the suggestions made in the foregoing essay, without implying necessarily that the methods followed ultimately will be identical.

GARDEN CITIES 1

To the summer toilers in our smoke-beshrouded towns, half suffocated in their narrow, stagnant streets, half grilled by the reverberated heat of imprisoning buildings, overwrought and oppressed—how refreshing the name. To them what a vista of freedom, of light, of air, of sky. To them what chagrin. All around, umbrageous trees, verdant pastures, welling uplands, yet walls shut these out—shut them in. All above, the azure of limitless space—the canopy of heaven, its fringe descending to the soft carpeting of the countryside; yet to them even this is denied, save for the narrow, sullied sky streaks delimited by their lofty, smoke-blackened roofs.

To the winter toilers in our fog-befouled hives of industry, grimy and mud-bespattered jostling each other in semi-darkness, groping their workaday way 'neath a funeral pall of half-asphyxiating sulphur-laden vapour, the while wading ankle-deep in freezing mire, depressed and dejected—what chagrin. All beyond their dusky cincture the country lies outspread in virgin purity, the crisp, exhilarating air is of crystal clearness, the ruddy, broad-faced sun—denied to them—throws o'er the white and spotless coverlet a roseate hue. As they regain their homes—be these the houses of the better-to-do or the foetid tenements of the slums—well may they ask themselves: Was this ordained?

What would a Garden City be but a beneficent compromise? It would indeed be a spot of country upon which the dweller could carry on his industrial and mercantile pursuits as in a town, a spot of country the advantages and beauties of which he could enjoy concurrently with his business and his labours. The master's town house would be his country-seat; the clerks a garden-surrounded villa, enlivened by the colouring of floral artifice merging into verdant nature; the artisan and labourer's tenement a complete maisonette standing upon his allotment, where he might rest in his porch and survey the result of his leisure-spun cultivated handicraft.

The City would be a streetless City, devoid of breeze-barring rows and terraces; there would be no monotonous streets of made-to-match houses and cottages, no beetling blocks. There would be no necessity to walk, or journey by tram-car, from home to business through interminable distances of roads and streets in which nothing is to be seen but brick and pavement, nothing to be heard but the eternal headache-imparting din and roar—diurnal and nocturnal—of endless vehicular processions, nothing to be smelt but the offensive odour of horse-driven traffic, the exhalations of manure-sodden roads and streets.

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1 From Garden Cities, by A. B. Sennett.

In Garden Cities every house will be surrounded by a garden, the streets will be avenues delimited not by brick-and-mortar, but bordered by shade-giving trees, margined by widely detached villas. The man of affairs will be able to reach his works or office afoot if he will. His walk will be through a succession of gardens carefully tended like his own; his street will possess the quietude of the country; he will be exhilarated on his walk by the freshness of the air, charmed by the fragrance of floral perfume, and cheered by the songs of birds.

PARTICULARS ABOUT LETCHWORTH. 1

Letchworth, the first and only proper Garden City, rightly comes first under consideration here, both chronologically and because of its size and importance from the historical and economic aspects. The estate, of now 4,566 acres, is the property of First Garden City Ltd., a company with a dividend limited to 5 per cent. cumulative whose memoranda and articles embody the root principles of the movement. The town is situated thirty-four miles from London on the Great Northern Railway, just beyond the old market town of Hitchin. It is served also by the Midland Railway from Hitchin, and being bounded by the great Northern Road traffic facilities are excellent.

Letchworth was the first child of the Garden City Movement, and is still the only town where an attempt is being made to put into practice Mr. Ebenezer Howard's suggestions in his book, "Garden Cities of To-Morrow." The Garden Cities Association promoted a "Pioneer Company" for the purpose of finding a suitable site for the new town, and £5,000 was subscribed for investigating the available estates. The very best advice in the country was drawn upon, and as a consequence, Letchworth was selected and the "Pioneer Company" obtained options over the land, which was held by fourteen different owners. First Garden City Ltd. was then formed to take over the options and develop the estate. The authorised capital was £300,000, but less than a quarter of this was subscribed at the outset; the whole idea being new, and the limited dividend appealing only to a limited investing public. Confidence in the movement has grown with every stage of progress at Letchworth, and although a dividend has not been declared, net profits are being made, and the capital value of the estate has almost been doubled, so that the financial success of the scheme is abundantly proved.

Despite all, Letchworth is an astounding success. To its example, more than to anything else, is due, without doubt, the present interest in Town Planning and Housing in this country, and it has also resulted in influencing development in practically the whole civilised world.

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1 From Garden Cities Up-to-date, by Ewart G. Culpiss.

First Garden City Ltd., being the owners of what was practically virgin land, have had themselves to provide the necessary equipment of the town, which, in the case of the garden suburbs, is derived from neighbouring towns. Thus the company own the gas, the water, and electric light undertakings; they have made the roads, they provide and maintain the sewers and the sewerage disposal works; and they have organised such facilities as an omnibus service, swimming baths, etc., to encourage the growth and amenities of the town.

Besides the by-laws of the Hitchen Rural District Council, under whose jurisdiction Letchworth is, the company has its own building regulations and its surveyor exercises some supervision over designs and specifications to ensure proper conditions being observed. The maximum of houses allowed to the acre is twelve, but as the size of the house increases so does the area of the plot, so that all over the building area (which is 1,200 acres only, the remainder being agricultural and park land) there will probably be an average of not more than half that number. An ultimate population of 30,000 people is provided for on the town area, or 35,000 including the agricultural belt. Thus, over the whole of the seven square miles of Garden City, there will be an average of only nine people to the acre, compared with the two or three hundred still allowed by the by-laws of many towns.

The agricultural belt of 3,000 acres marks a fundamental difference between Letchworth and every other experiment on garden city lines and, indeed, distinguishes it from every other town in the world. Many places have belts or girdles of green, but none has a definite provision such as this; and as in the town the way is pointed for a new tradition of development, so it is hoped that the agricultural belt will help in the solution of some of the rural problems. A good deal of attention has been given to small holdings, especially in the direction of milk production, and recently an exhaustive inquiry has been made with a view to assisting in this development.

To secure the proper carrying out of the objects of the company leasehold tenure is in vogue, on easy terms, and for either 99 or 999 years. Freehold is granted only for such purposes as churches, etc., or where land is acquired by local authorities.

The estate has been the scene of two cottage exhibitions and has always shown interesting examples of both cottage and other styles of architecture, while cottages recently erected are probably the most satisfactory yet provided in this country. The cheapest rent is 4/3, including rates, which stand at 5/-, but these were built before the recent serious advance in building costs.

In addition, to the county roads already existing the company have made about ten miles of new roads, and provided nearly twenty miles of water main, fifteen miles of gas mains,

and fourteen miles of sewers. The roads vary from 10 feet to 100 feet, at costs varying from 15/ to £5 per yard run, and exhibit every style of treatment known to modern advocates of town planning Grass margins and trees are usual, and the practice has obtained of planting fruit trees and borders of herbaceous plants, while in the business quarters flowering shrubs have been planted. Five miles of roads have so far been taken over by the Hertfordshire County Council.

The past year was an important one in the history of the estate, as it was the first year in which a substantial profit was made. The net profit, after paying all expenses and interest on borrowed capital amounted to £3,086/12/2. This improvement is on the increase, and it may confidently be asserted that the enterprise is within sight of the dividend-paying period. During the year 197 inhabited houses, and factories and workshops were added, making a total of 1,761. The number is now 1,900. The ground rents created up to September 30th, 1912, amounted to £5,922.

An important side of the Letchworth experiment, and indeed, the crucial test, is the development of its factory area. If Mr. Howard's theory had not been sound, manufacturers would not have gone to Letchworth, and the place would never have developed. There are now some thirty industries established in the town, and several of these have been very considerably extended. The trades represented include engineering, printing, embroidery, bookbinding, photographic utensils, joinery works, pottery, weaving, commercial motor engineers, motor car makers, metal workers, organ builders, seed and implement factories, scientific instrument makers, colour printers, corset makers, etc. There are five building companies working on the estate. An interesting feature is the co-operative house "Homesgarth."

The town is complete with every facility for commerce, trade, and social life. Its residential facilities are excellent, and as a place of residence alone it is being much sought after. The industrial population have here advantages which have been possessed by no other town in the country. Its housing is good, the gardens are ample, and there are many opportunities for recreation and social life, church life, and education are well provided for. There are several public halls, and the arrangements for water, lighting and sanitation are as near perfect as they can be. Its scope is infinitely greater and presents the solution of more serious problems than any suburb of a town can possibly do.

Letchworth has been described as England's healthiest town, both with regard to the general death-rate and infantile mortality, the figures are far below any other place in the country.

SETTLEMENTS IN CALIFORNIA 1

Terms of Payment for Land Improvements.

Five per cent. of the cost of the land must be paid at the time of purchase and 40 per cent. of the cost of the improvements. Payment of the remainder of the purchase price of land can, if desired, be made in 73 semi-annual payments extending over 36½ years with interest at the rate of five per cent. per annum, payments of principal and interest to be made semi-annually. These payments will be amortized in accordance with a table approved by the Federal Farm Loan Board. If settlers desire they can make a larger initial payment or they can pay off any number of instalments of the principal at any instalment date after five years from the first payment. Payments on improvements may extend over a period of 20 years.

Conditions Governing Settlement.

The purpose of the State Land Settlement Act is given in Section 2. It is "To provide employment and rural homes for soldiers, sailors, marines and others, who have served with the armed forces of the United States, in the European War or other wars of the United States, including former American citizens who served in Allied armies against the Central Powers and have been repatriated, and who have been honorably discharged, to promote closer agricultural settlement, to assist deserving and qualified persons to acquire small improved farms, to demonstrate the value of adequate capital and organised direction in subdividing and preparing agricultural land for settlement, and to provide homes for farm laborers."

Community Co-operation Association.

The benefit of co-operation have been so strikingly shown that every settler will be required in his purchase contract to become a member of a community co-operative association and conform to the constitution and by-laws. Copies of these may be had at the Board's offices. Aid will be given in extending co-operation in other directions to meet all the settlement's needs.

Qualification of Settlers.

Minimum Capital. — Each settler should have such practical knowledge, industry, and character as to utilize fully the advantages of soil, climate, and liberal financial terms of the settlement.

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1 How California is Helping People Own Farms and Rural Homes (by Dr. Elwood Mead), University of California, College of Agriculture, Circular No. 221.

There is no maximum limit to the money a settler may have, but a settler must not be the holder of agricultural land elsewhere, or of possessory rights thereto, to the value of 15,000 dollars, and must not by this purchase become the holder of agricultural land or of possessory rights thereto exceeding such value of 15,000 dollars.

Capital of Farm Workers.

The farm laborer can, however, safely undertake the purchase of a two or four acre farm laborers' allotment if he can make the initial payment. The semi-payments will be less than the rent he would have to pay for a house in town. The industrious man can save enough out of his wages to meet these payments, hence he does not need a working capital. Farm laborers will, therefore, be accepted who are in a position to meet this initial payment.

General Conditions Required by the Land Settlement Act.

Land must be sold either as farm allotments, each of which shall have a value not exceeding, without improvements, fifteen thousand dollars, or as farm laborers' allotments, each of which shall have a value not exceeding, without improvements, one thousand dollars.

No allotment sold under the provision of this Act shall be transferred, assigned, mortgaged, or sublet in whole or in part, without the consent of the Board given in writing until the settler has paid for his farm allotment or farm laborer's allotment in full and complied with all of the terms and conditions of his contract of purchase.

In the event of a failure of the settler to comply with any of the terms of his contract of purchase and agreement with the Board , the State and the Board shall have the right at its option to cancel the said contract of purchase and agreement, and thereupon shall be released from all obligation in law or equity to convey the property and the settler shall forfeit all right thereto, and all payments theretofore made shall be deemed to be rental paid for occupancy.

The failure of the Board or State to exercise any option to cancel for any default shall not be deemed as a waiver of the right to exercise the option to cancel for any default thereafter on the settler's part.

No forfeiture occasioned by default on the part of the settler shall be deemed in any way, or to any extent, to impair the lien and security of the mortgage or trust instrument securing any loan that the Board may have made as in the Land Settlement Act provided.

The Board shall have the right and power to enter into a contract of purchase for the sale and disposition of any land forfeited, because of default on the part of a settler.

The Capital a Settler Should Have.

Nothing connected with the operation of this act has been more discussed than the Board's requirement that an applicant for a farm should have at least 1,500 dollars to be accepted. Men accustomed to free homesteads said: "Why not take men without any money?" The Board took this action because a settler had to have money to make the first small payment. He had to have money to live on while growing a crop and part of the money needed to buy equipment and develop the land's earning power. The minimum fixed was regarded as the least sum with which a very industrious and saving family could squeeze through. After two years' experience that sum is regarded as too small. An applicant for a farm should now have more money because the cost of everything which has to be bought has about doubled.

A rough estimate of the outlay which a settler on a 40 acre farm, costing with water right 250 dollars an acre, or 10,000 dollars, will have to incur the first year, has been prepared. It will help intending settlers decide how much money they ought to have, to undertake buying a farm at Delhi.

(Durham and Delhi are the two settlements in California now working).

Minimum First Year Expenses of Settler Buying a 40 *Acre Farm, Costing* $10,000.

Item	Cost	Settler's Payment	State Advance
	$	$	$
40 acres at $250	10,000	500	9,500
Semi-annual land payment	285	285	
House	1,500	600	900
Farm buildings	600	240	360
Team	300	120	180
Cows, pigs and chickens	1,000	400	600
Farm implements	750	750	
Furniture	300	300	
Levelling and alfalfa (15 acres)	800	320	480
Planting and cultivating 20 acres	400	400	
Ditches, laterals	400	400	
Living expenses	500	500	
	16,835	4,815	12,020

This leaves the settler a credit margin of 480 dollars. The Board can advance this farther amount if the settler's industry or needs warrants doing so.

Practical farmers looking over the above list would vary the cost of different items and add or subtract from the things needed. It is the opinion of the superintendents of Durham and Delhi, who have examined and approved the costs in this table, that the total is below rather than above the average outlay. It does not include taxes, water charges or doctors' bills.

It will cost less to equip a 20 acre farm, but the first year's outlay will not be halved. It seems therefore that a farmer ought to have from $3000 to $5000 before he tries to buy a farm, under the generous terms of this act.

THE PURCHASE OF LAND AND THE IMPROVEMENT OF THE DELHI SETTLEMENT.

The 8,600 acres of land (in round numbers), purchased by the Board at Delhi for the second state land settlement, was the choice of the agricultural experts of the university, who were the Board's advisors as well as one of the Board's members. This selection was made from 80 tracts offered, many of them admirably suited to land settlement and intensive cultivation.

It has the following advantage of accessibility: Two railroads and the state highway cross the land; two railway stations are located on the purchase. It has a good water supply first from the Turlock Irrigation District, one of the oldest and best in the State, and a reserve supply from wells. It is in the district noted for raisin and melon growing and for peach and apricot orchards. The price was cheap as compared to surrounding lands.

The soil experts of the University reported that this area is suited to intense cultivation both for farm and orchard products. Its lack of development and the price at which purchased was due to the sandy and broken character of the land, making it difficult to prepare for irrigation and hard at the start to grow crops. The Board's initial difficulties illustrate this.

Prior to its purchase, it had been subdivided into rectangular areas of 10, 20 and 40 acres and a large part of it sold in small tracts from $125 to $150 an acre. Many of these purchasers made no attempt at settlement or cultivation. Some made the attempt and found it impossible to create irrigation by individual action. When the Board bought it, the title to a considerable number of these abandoned holdings had to be cleared up before the purchase could be completed.

EXTRACTS FROM LETTERS.

[1] Dear Doctor Mead:

I have lately gone over the Durham and Delhi colonies, recurrent visits.

Being very familiar, almost from their inception, with both projects, and being equally familiar with many similar ones in England and France, I wish to record that I favour the Durham and Delhi plans more than any I have seen. To my mind they are proven successes, both from your viewpoint, and from the standpoint of a contented lot of prosperous people, the colonists themselves. This almost uniform success, whether from two acres and the labouring man, or the dairyman with forty acres, is due to wise selection of good land, its preparation and tillage (which I consider all important) and the direction and overlook by you and your associates as to the most desirable plantings, whether grain, vegetables or fruit.

Our people are commending these colonies to all inquirers; and though they comprise only a limited number of acres—just enough for a substantial start—I hope Durham and Delhi are the forerunners of a large number of similar colonies, which will provoke the attention of the Eastern farmer seeking a new home, and be the means of encouraging immigration into California, of some of the thousands which this state so greatly needs and must have to be properly peopled.

Heretofore extravagant initial payment with short time for the balance, at high rate of interest, has spelled ruin for many farmers who would have been successful under your plan of small initial payment, long time for the balance and low interest rate.

The example provided by these State endorsed colonies, will, I believe, induce private land owners to put choice land on the market at reasonable figures and under visement and espionage of skilled farm advisers, who will permit no receptive intelligent farmer to fail.

[2] "The reconstruction of rural life is a problem at once so fundamental in principle and so complicated in practice that its achievement is not a matter of a season or a decade, but

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1 Extracts from a letter from E. O. McCormick, Vice-President of the Southern Pacific R.R.

2 Albert Shaw, in Review of Reviews, in an article on California Land Settlement.

of a generation or a half century. Nor will it come about by any single method. Nevertheless there are certain principles hitherto neglected which must have a foremost place in almost any method or plan. Among these are (1) the principle of neighbourhood co-operation for the best results in producing and marketing: (2) the principle of financing agriculture and rural industry on long term credits, under public encouragement; (3) the use of scientific and expert aid in lifting rural life from the plane of peasant drudgery, or from the plane of hardships of old time pioneering, to the plane of modern life, with improved facilities at home and in the farm, together with all the social advantages of a refined community life.

[1] "Realising the only prospect of encouraging the birth of healthy children is to provide them with an environment in which they can flourish and knowing that the root of most of the serious economic and industrial troubles the world has to face can be traced to the congested state of cities and large industrial centres, California is to-day actively engaged in promoting small land ownership on a community basis."

[2] In the earlier pages of this report, the superintendents of the Durham and Delhi colonies have told of the co-operative activities of the settlers and of the fine results which have followed. The experts who have visited these settlements are unanimous in praising the attractive farmsteads, the good stock, the rapid progress that has been made in improving farms. All are agreed that the finest feature of these settlements is the enthusiasm and civic pride of the people. This latter would never have been aroused if the scheme had not been thought out in advance or if each man had been left to shift for himself. The Community Fair, the Co-operative Stock Breeders' Association, the arrangements for sending the children to high school and graded school, the monthly meeting, the high standards of conduct as well as of cultivation are all evidences that a new social fabric is being created and that in those settlements, farming is a recreation as well as a livelihood.

It is the opinion of the Board and the experience of other countries that the generous credit of the California Land Settlement Act cannot be given with safety in financing the buying of isolated farms. The cost of examining such farms and of collecting the payments would be far greater. The chances

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1 Extracts from an address of Herbert E. Easton, Hon. Secretary, British Immigration League.

2 Report of State Land Settlement Board of California, September 30, 1920.

of selling farms that were surrendered would be far less than in a group settlement. The cost of giving the advice and direction which has proven so helpful in all group settlements would be prohibitive.

The essence of success in agriculture is profitable markets. There is no gain in large yields unless the crop can be sold at a profit. The man who markets as an individual, as the isolated settler has to, is at a great disadvantage. The settlers at Durham have brought their livestock through a committee. The milk of the dairy herds is brought to a common centre for chilling, separating, and sale. The benefits of co-operation and group marketing have brought many thousands of dollars to the Durham Settlement in the way of lessened cost of things bought, of increased prices of things sold, and in the saving of time and labour.

There are other advantages of group settlement over the financing of individual buyers. The settlers themselves have greater courage and hope because they touch elbows with others engaged in the same undertaking, because it makes it easy for them to consult the superintendent who is a man of business ability and who understands agricultural conditions. It enables the state to watch its loans, to help settlers succeed by preventing mistakes. The group settlements at Durham and Delhi have made it possible to employ a farmstead engineer to plan their farms and build their houses and to direct the levelling of fields and in this way there is a gain in convenience, comfort and beauty which has to be seen to be appreciated. It makes it an expert development instead of the work of men often lacking experience and always harassed by the obstacles incident to making a start.

While co-operation is encouraged, these communities are in no sense socialistic enterprises. Each settler pays his own way. Every dollar that the state advances is returned to the state with interest. Every individual farmer or farm laborer pays for his own land and owns it as an individual exactly as he would if he bought it privately. Each settler farms his land as he sees fit but he farms it better than in an unplanned development because he has the great advantage of being in close contact with the state experts of the Agricultural College and having in his midst the superintendent employed by the Board.

The spirit of co-operation that prevails at the Durham State Land Settlement Colony is the thing that impresses a person most forcibly when visiting the colony.

Community production and co-operative marketing are considered as vital points in the success of the settlers. Along with the development of the phases that affect the economic side of

the colony, the settlers are also developing a wonderful spirit of fellowship that shows up in the community park and meeting place. The aim of the settlers is to create a social and civic condition in the country equal to that of the city, realising that economical success depends to a greater or less extent upon the morale of the settlers and their families.

One of the outstanding features that illustrate the co-operation and good fellowship is the large amount of exchange labour that is done on the colony. The following table, taken from an actual record on one ranch, indicates the value of the exchange labour in one year:

Date	Description	One farmer		His neighbours	
		Days	Value	Days	Value
			$		$
From June 1, 1919 to June 1, 1920	Man with team	24 ½	196 00	7½	60 00
	Man alone	11	55 00	19½	97 50
	Team alone	3	6 00	2	4 00
	Total	38½	257 00	29	161 50

From the above, we note that one farmer worked for his neighbours 38½ days at a valuation of $257; and his neighbours worked for him a total of 29 days at a valuation of $161.50. This case is typical of the amount of labour exchanged throughout the colony.

My observation showed that on the whole, good business methods were being practiced by the settlers, and each one is keeping a record of his farm business transactions. Farming is considered as a business, and scientific and practical methods are used.

Sydney :
Publicity Press Limited
Pitt and Central Sts.

To the Members of The Theosophical Society.

Dear Brother,—

We offer you hereby a small contribution to the solution of the Economic and Social Problems.

As a member of long standing, we know that among the T.S. members there are many quite in disaccord with the conditions of present society and who feel strongly that Theosophists should be pioneers in the field of social reform towards brotherhood and justice as they are pioneers in other fields of human progress.

For that reason we trusted from the beginning that our first helpers in the realization of the scheme unfolded in the following pages would come from among the ranks of our members, and we have not been disappointed. Before the pamphlet was in print we received so many proofs of sympathy and support from our Theosophical brothers who had heard about it, that we do not doubt that, now it is in print and will reach so many of our members, it will receive the hearty approval and support of many of you.

We repeat what we said in the pamphlet, that nothing laid down in it is binding. When it comes to realization, principles and details will be studied and worked out by a proper constituted committee.

The only object of the scheme is to start a movement for reform that ultimately will bring happiness and true culture to suffering humanity. Those who know us, know that we are not a dreamer of dreams but a practical idealist, and that the scheme will be therefore practical in the first place.

We appeal to you, brothers from all countries and nations, to come and help me with advice, with criticism and with funds —but above all with your personal co-operation.

All of you who feel interested and think they can be of help are invited to enter in communication with us giving the particulars asked for on page 28.

With brotherly greetings,

Yours,

K. VAN GELDER.

12 Kareela Road,
Cremorne,
Sydney, Australia.

Sociology